UNITED STATES DISTRICT COURT

SOUTHERN DISTRICT OF TEXAS – HOUSTON DIVISION

United States Courts
Southern District of Texas
FILED

Rachael Griffin-El, ex rel. RACHAEL GRIFFIN Plaintiff. JUL 2 1 2025

Nathan Ochsner, Clerk of Court

v.

JPMORGAN CHASE BANK, N.A., JAMIE DIMON, FRANKLIN CREDIT MANAGEMENT CORPORATION, THOMAS J. AXON, et al., Defendants.

Civil Action No.: 4:25-cv-02013

AFFIDAVIT OF FACT REGARDING NOTICE, ALLEGED DEBT, DUE PROCESS, AND NATURAL LAW

- I, Rachael Griffin-El, in propria persona, *sui juris*, a living Moorish American National, natural person, competent to testify, having firsthand knowledge of the facts herein, do hereby solemnly affirm, declare, and state the following:
 - 1. Affiant states for the record that Defendants, in their Motion to Dismiss filed June 25, 2025, falsely claimed that Affiant failed to provide lawful notice or opportunity to cure regarding any alleged debt or (bill of attainder) styled as mortgage instrument. Affiant hereby rebuts that false claim by sworn testimony and attached exhibits proving that Jamie Dimon (CEO, JPMorgan Chase Bank, N.A.) and Thomas J. Axon (CEO, Franklin Credit Management Corporation) were each lawfully served direct notice, sworn affidavits, and trust memoranda by certified mail and willfully ignored Affiant's lawful dispute. Article IV section 1 Full Faith and Credit shall be given in each State to the public Acts, Records, and judicial Proceedings of every other State.
 - 2. On December 30, 2024, I lawfully sent by Certified Mail an Affidavit of Dispute, Memorandum of Trust, and Adverse Claim (designated as Exhibit A) to:
 - Jamie Dimon, CEO of JPMorgan Chase, a private corporation (not a living entity), at its principal office.
 Certified Mail No.: 9580 7105 2702 5566 74

- Thomas J. Axon, CEO of Franklin Credit Management Corporation, a private corporation (not a living being), at its principal office.

 Certified Mail No.: 9580 7105 2702 5566 7467
- 3. This sworn Affidavit of Dispute placed these corporations and their chief officers on direct notice of my adverse claim and trust interest regarding my ancestral estate and the alleged debt they attempted to collect by means of unlawful foreclosure.
- 4. On or about the same time, I sent a second **Affidavit of Dispute** addressing an instrument (Bill of Attainder) styled **Mortgage Statement** dated **December 17, 2024**, for the alleged Account No. 0696921980, designated as **Exhibit B**, by certified mail to Jamie Dimon (natural living person), not the corporate entity JPMorgan Chase & Co.
- 5. The Defendants Jamie Dimon, being JPMorgan Chase & Co., and Thomas J. Axon, Franklin Credit Management Corporation cannot speak or act except through living natural persons. Having been duly served, they were obligated by law, equity, and contract to resolve the dispute but failed to do so.
- 6. All certified mail receipts and tracking confirmations have been filed with the Court as evidence of actual noticeand proof of my good-faith effort pertaining to Article IV section 1 to resolve the alleged debt privately, honorably, and peaceably prior to filing suit.
- 7. Any claims by Defendants that they were unaware of this dispute or improperly served are contradicted by the record, the attached receipts, and their deliberate failure to provide **lawful due process** before wrongful foreclosure.
- 8. I affirm that I acted with lawful intent to protect my ancestral estate and inherent rights, consistent with the Constitution for the United States of America and my Moorish American national status.
- 9. Despite proper notice by certified mail of my lawful dispute, **Jamie Dimon** and **Thomas J. Axon** acting as chief officers for JPMorgan Chase Bank, N.A. and Franklin Credit Management Corporation **willfully ignored my notices**, failed to rebut my sworn affidavits, and proceeded with an unlawful foreclosure without producing any proof of lawful standing or the original wet-ink note.
- 10. By ignoring my lawful dispute and proceeding under color of law, these private corporations acted in violation of the 5th Amendment, which guarantees that no person shall be deprived of life, liberty, or property without due process of law.
- 11. These acts further violate the inherent rights of an Aboriginal and Indigenous Moorish American national a living woman of the land not a corporate "citizen" or statutory subject under the de facto United States corporate code.
- 12. I further affirm that Defendants, acting under color of law, deliberately treated me not as the living Moorish American national Rachael Griffin-El, in propria persona, sui juris, but instead as a corporate fiction styled in all-capital letters "RACHAEL GRIFFIN," within the purview of the unconstitutional 14th Amendment, which reduces living men and women to commercial franchises subject to private banking codes. This constitutes fraud, misrepresentation, and identity misappropriation.
- 13. The alleged debt instruments and (Bill of Attainder) mortgage statements issued by Defendants lack the name, original wet-ink signature, or verified lawful authority of any living principal, proving they are fraudulent commercial instruments, null and void *ab initio*, lacking lawful standing or valid consideration.

a living Moorish American national and heir.

14. International intercourse governs commerce between sovereign nations, not private corporations. No private for-profit corporation — such as JPMorgan Chase Bank, N.A. — has lawful power or standing to claim, hypothecate, or encumber my ancestral estate

under color of commercial codes, without my free, knowing, and voluntary consent as

- 15. JPMorgan Chase Bank, N.A., exists solely as a private legal fiction incapable of independent action. Any act or claim by the bank must be executed by a living agent. Jamie Dimon, as CEO, acts solely in a private capacity for a commercial corporation. He holds no valid lawful title, deed, or original wet-ink contract conveying any interest in my ancestral estate.
- 16. Attached hereto are true copies of the certified mail receipts and tracking records (Exhibits A-E), which prove that sworn Affidavits of Dispute, Notices of Error, Memorandum of Trust, and Adverse Claims were duly served upon JPMorgan Chase Bank, N.A., and Jamie Dimon, acting in both private and corporate capacities.
- 17. . Affiant further attaches hereto as Exhibit K a true and correct photocopy of the public JPMorgan Chase & Co. corporate website, which clearly identifies Jamie Dimon as Chief Executive Officer — a living natural person — and shows at the footer "All rights reserved JPMorgan Chase & Co.," proving the corporation exists as a private legal fiction incapable of acting or testifying except through its living principal.
- 18. These records prove Defendants received actual and constructive notice and chose to ignore them, refusing to rebut my sworn affidavits with any verified wet-ink instrument or proof of lawful standing. By remaining silent, the Defendants stand in dishonor by default, under the Law of Nations, the Treaty of Peace and Friendship of 1836, and the organic Constitution.
- 19. As established in United States v. Throckmorton, 98 U.S. 61 (1878), fraud vitiates all contracts, documents, and judgments. No fraudulent instrument, hypothecated note, or colorable mortgage statement can lawfully stand against my ancestral estate.
- 20. I affirm that I delivered this Affidavit of Fact and all supporting notices in the same lawful manner as my original notices — by certified mail with return receipt, addressed directly to the Defendants, their corporate agents, and their principal offices — to ensure full actual and constructive notice under due process, treaty obligations, and the organic Constitution.
- 21. All mailing slips, tracking confirmations, and receipts showing these deliveries are attached hereto and incorporated by reference as Exhibits.
- 22. Affiant further states for the record: I, Rachael Griffin-El ex rel. RACHAEL GRIFFIN, did, in good faith and in honor, provide direct notice and opportunity to cure to Jamie Dimon and Thomas J. Axon, in their corporate and private capacities, prior to filing this case. Such direct communication and demand for redress were in full accord with natural law, common law maxims, and fundamental due process, which require that all parties be afforded fair notice and an opportunity to resolve any controversy privately, peaceably, and without unnecessary litigation.
- 23. By honoring this natural and equitable duty, Affiant stands with clean hands and clean conscience before this Court. Any assertion that Affiant failed to follow proper procedure is without merit, as Affiant honored both the higher law of nature and the positive law of notice, standing firmly on the maxim that "No one can go against nature."

- 24. Further, under **Title 22 U.S.C. § 143** and related oath provisions, all public officers acting under the United States must support the Constitution and discharge their duties faithfully, protecting the unalienable rights of this living Moorish American national.
- 25. Affiant further declares that any claim, act, or wrongful foreclosure predicated on an alleged escheat of my ancestral estate is null and void *ab initio*. Affiant is the living Moorish American heir, never abandoned the estate, and retains unbroken lawful title and trust right. Any presumption of escheat is fraudulent, contrary to natural law, common law, and the organic Constitution for the United States of America, and is hereby fully rebutted and denied.

IMPORTANT — **INSERTION**:

25. Let the record show that Affiant has never filed or appeared as a statutory "pro se" litigant. The original filing and all pleadings have been filed in my true capacity as "Rachael Griffin-El, sui juris," a living Moorish American National, in propria persona.

26. Further Affiant sayeth naught.

Affirmation of Consul Standing and Jurisdiction

- 27. Affiant, Rachael Griffin-El, sui juris, hereby reaffirms that she exists as a living Moorish American National, Indigenous to this land, and not as any corporate fiction, franchise, or statutory subject. Affiant stands firmly under the Treaty of Peace and Friendship of 1836 between the Moroccan Empire and the United States, which remains the supreme law of the land pursuant to Article VI of the Constitution for the United States of America.
- 28. Under this Treaty, Affiant's status, property, and trust rights are secured by international law, consuls protection, and the **Law of Nations**. No private corporate entity, de facto code, or administrative colorable jurisdiction may lawfully impair, encumber, or escheat Affiant's ancestral estate without full compliance with natural law, due process, and the organic Constitution.
- 29. This honorable **Article III Court of Law and Equity** is bound by its sworn oath to uphold the Constitution, treaties, and fundamental rights of all Moorish American Nationals. Affiant's sworn Affidavit stands as lawful, unrebutted truth in commerce and in trust.
- 30. Pursuant to Articles 23 and 24 of the Treaty of Peace and Friendship of 1786, as reaffirmed in 1836, the United States recognizes that "The Consul of the United States of America shall reside in any seaport... and shall be respected, and enjoy all the privileges which the consuls of any other nation enjoy; and if any citizen of the United States shall contract any debts or engagements, the consul shall not be in any manner accountable for them unless he shall have given a promise in writing..."

- 31. Affiant asserts this shows a clear treaty principle that obligations must be knowingly undertaken by valid written promise, and that property rights and peaceful settlement shall be protected at all times.
- 32. Article 24 further provides that "if any differences shall arise by either party infringing on any of the articles of this treaty, peace and harmony shall remain... until a friendly application shall be made for an arrangement; and until that application shall be rejected, no appeal shall be made to arms."
- 33. These treaty provisions remain binding under the **Supremacy Clause**, **Article VI**, **U.S. Constitution**, as treaties made remain the supreme law of the land.
- 34. Therefore, Affiant invokes these treaty guarantees to show that no local court may lawfully disregard due process, peaceful settlement, and my protected right to secure my estate under federal and treaty law. Full Faith and Credit shall be given in each State to public Acts, Records, and judicial Proceeding of every other State.

EXHIBIT LIST

Exhibit Description

Exhibit Description A Certified Mail Receipt: Affidavit of Dispute, Memorandum of Trust, Adverse Claim mailed to Jamie Dimon B Certified Mail Receipt: Affidavit of Dispute addressing Mortgage Statement dated Dec. 17, 2024 C Tracking Confirmation for notices mailed to Thomas J. Axon D USPS tracking and delivery confirmation records K JPMorgan Chase & Co. website printout identifying Jamie Dimon as CEO (living natural person) and corporate fiction status "All rights reserved"

Affirmation of True Capacity

Affiant hereby affirms and declares for the record that Affiant has never titled oneself as "pro se," does not appear as a statutory "pro se" litigant, and rejects any mischaracterization or presumption to that effect. Affiant stands *sui juris*, *in propria persona*, as a living Moorish American National, Indigenous to this land, competent to speak for oneself in all matters of trust, property, and natural rights, under the **Treaty of Peace and Friendship of 1836**, the **Law of Nations**, and the **organic Constitution for the United States of America**. Any false designation of "pro se" by any party, agent, or attorney is hereby rebutted, null, and void *ab initio*, having no lawful force or effect.

Respectfully declared,



Natural Person, Moorish American National

**State of Texas

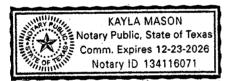
County of Harris**

Subscribed and sworn to before me, the undersigned authority, on this 20th day of 100, 2025, by Rachael Griffin-El, proved to me on the basis of satisfactory evidence to be the natural person whose name is subscribed hereto.

eef Moroe

Notary Public, State of Texas

My Commission Expires: 12-23-2026



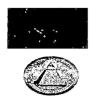
PROPOSED ORDER FOR JUDICIAL NOTICE

ORDER

Upon review of Plaintiff's Affidavit of Fact Regarding Notice, Alleged Debt, Due Process, and Natural Law, and supporting Exhibits A–E, the Court hereby **takes Judicial Notice** that proper notice and opportunity to cure were provided to Defendants Jamie Dimon and Thomas J. Axon as evidenced by certified mail receipts, tracking confirmations, and sworn affidavits filed into the record.

It is so ORDERED.	
SIGNED this day of, 2025.	

UNITED STATES DISTRICT JUDGE





Case #4:25-cv-02013

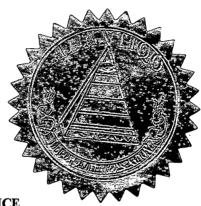
<u>International documents</u> Notice to Agent is Notice to principal-Notice to Principal is Notice to Agent

I, Rachael Griffin-El, affirm by Divine Law, the Zodiac Constitution, and the Constitution for the United States of America (1791), and by the honor of my ancestors, that the facts herein are true and correct to the best of myAFFIDAVIT OF FACT REGARDING NOTICE, ALLEGED DEBT, DUE PROCEE, AND NATURAL LAW knowledge.

executed on this 20th day of July 2025.

Affiaht: Rachael Griffin-El, ex rel RACHAEL GRIFFIN All Rights Reserved – Without Prejudice – UCC 1-308 c/o 703 Deveron Lane, Houston, Texas Republic [77090]

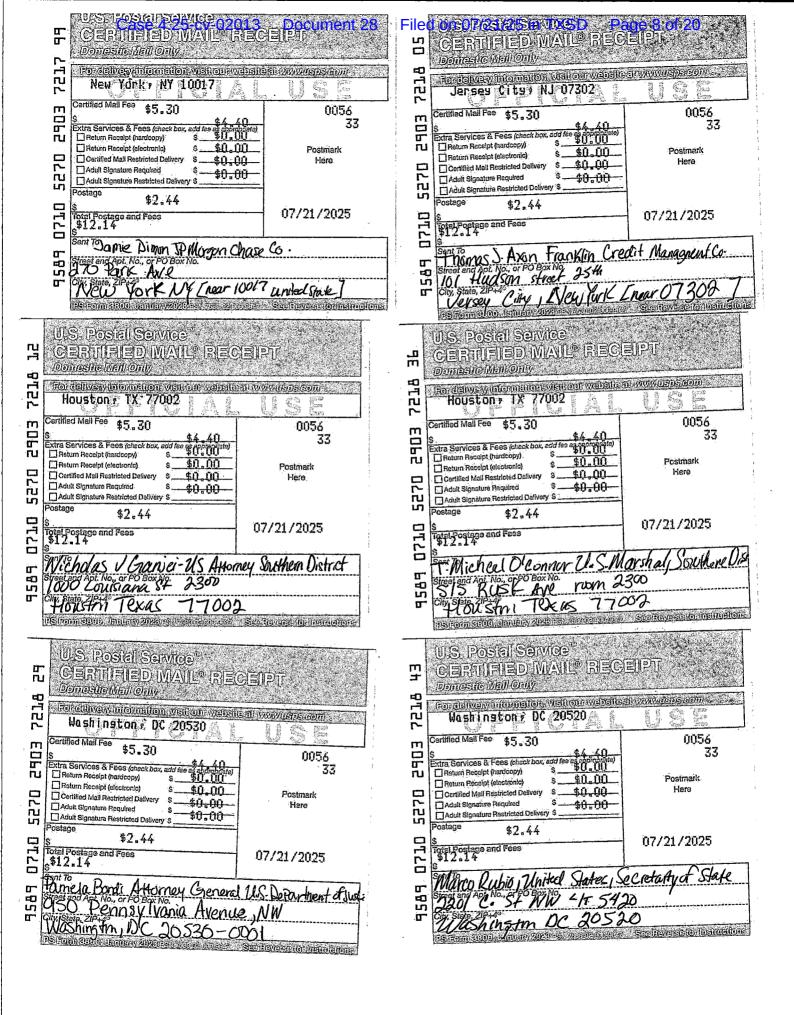
Non-domestic, Non-resident, Zip Exempt



CERTIFICATE OF SERVICE

I, Rachael Griffin-El, hereby certify that a true, correct, and complete copy of this executed on this **20**thday of July ,2025

- Nicholas J. Ganjei, Southern District of Texas
- Scott Bessent U.S. Treasury, Office of Foreign Assets Control
- Marco Rubio United States Secretary of State
- Pamela Bondi United States Attorney General
- Volker Türk United Nations High Commissioner for Human Rights
- T. Michael O'Connor U.S. Marshal, Southern District of Texas
- Office of Consul General Morocco, Maghrib al-Aqsá
- Jane Nelson Texas Secretary of State
- Jamie Dimon -JPMORGAN Chase, CEO
- Thomas J. Axon -Franklin credit management corporation



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EXHIBIT

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JPMorganChase

Read more →

Chairman and Chief Executive Officer,

Jamie Dimon

Human rights

Art collection

Diversity, opportunity &

inclusion

5:11PM Sat Jul 19

www.jpmorganchase.com

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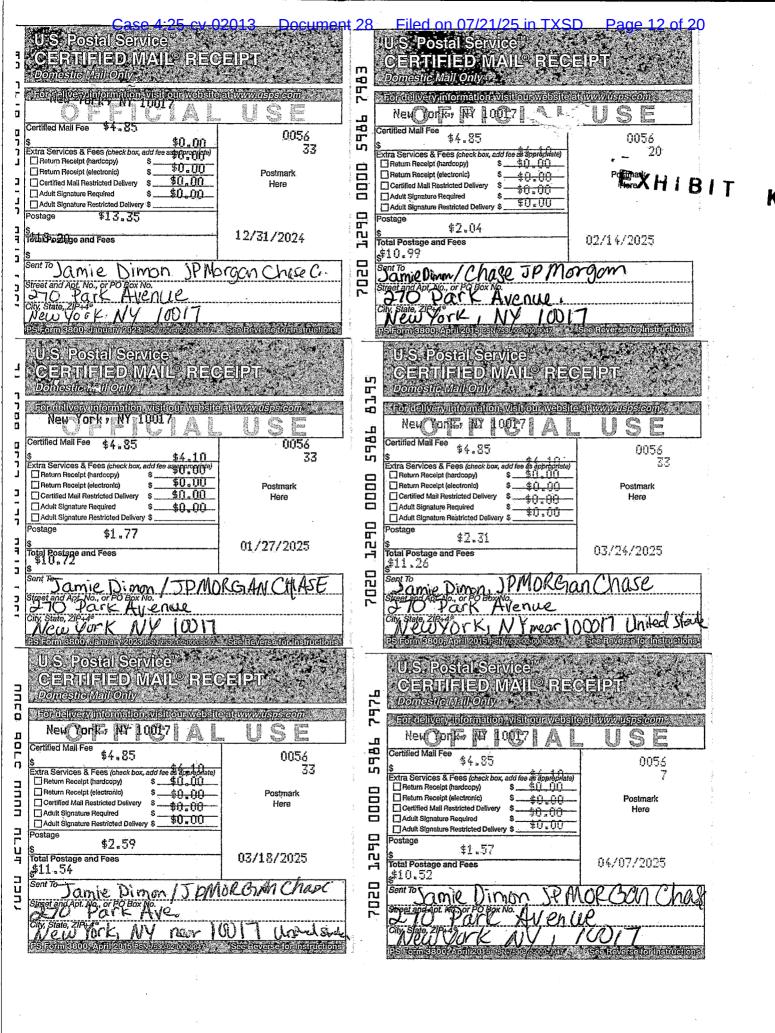
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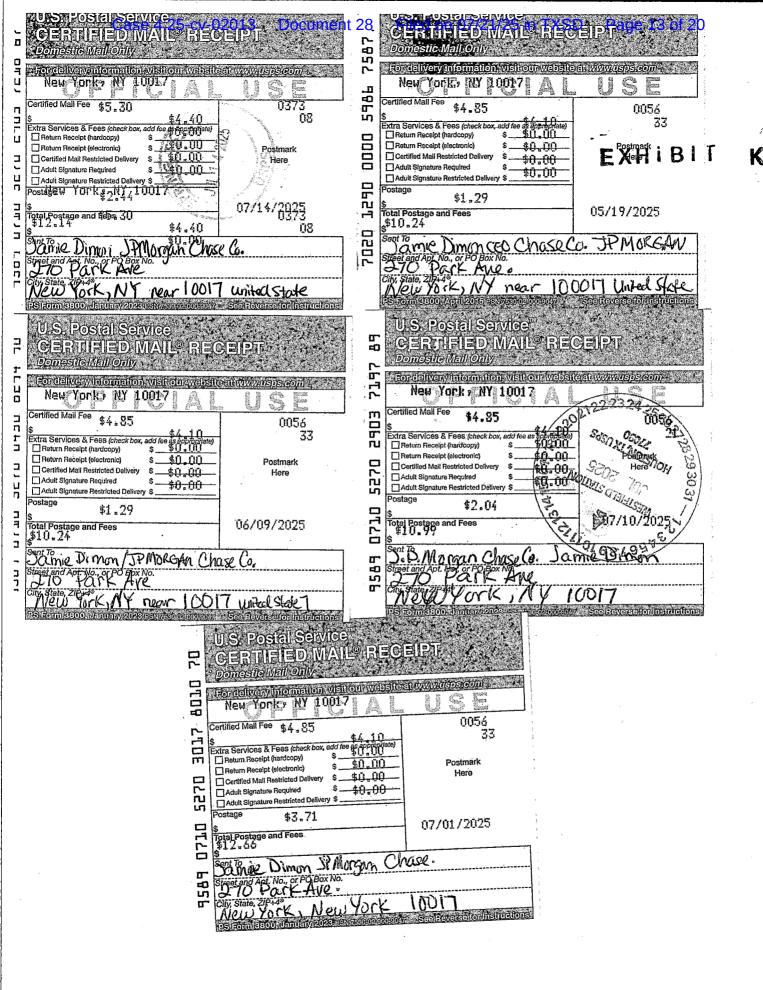
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